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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

#### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yo	purself	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Tamara	
Write the name that	First name t is on	First name
your government-is picture identification	Middleneme	Middle name
example, your drive license or passport		Last name
Bring your picture		
identification to you meeting with the tr		Suffix (Sr., Jr., II, III)
2. All other names		
have used in the 8 years	e last First name	First name
Include your marrie	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 of	digits XXX - XX- 2205	xxx - xx-
of your Social Security number	er or OR	OR
federal Individu Taxpayer Identification n	9 ** - **-	9 xx - xx-
(ITIN)	umber	

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D	ebtor 1 Iamara First Name	Irby Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		16441 Winchester Ave Number Street	Number Street
		Markham Illinois 60428 City State Zip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are		
	choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have	Check one:  Over the last 180 days before filing this petition, I have
		lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 Tamara			Case number (if kno	own)
	First Name	Middle Name	Last Name		
Pa	rt 2: Tell the Court Abo	out Your Bankruptcy Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief descript Bankruptcy (Form B2010)). Also Chapter 7 Chapter 11 Chapter 12 Chapter 13			C. § 342(b) for Individuals Filing for opriate box.
8.	How you will pay the fee	more details about how yo cashier's check, or money may pay with a credit card  I need to pay the fee in in Individuals to Pay Your Fit  I request that my fee be yiudge may, but is not request the official poverty line that	ou may pay. Typically, if you order If your attorney is a lor check with a pre-printenstallments. If you choose ting Fee in Installments (Owaived (You may request applies to your family sing must fill out the Application or and the statement of the statement	ou are paying the submitting your ed address. this option, sig official Form 103 this option only d may do so onl ze and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, r payment on your behalf, your attorney an and attach the <i>Application for SA</i> ).  If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9.	Have you filed for bankruptcy within the last 8 years?	Yes. District  District  District	When When When	MM / DD / YYYY  MM / DD / YYYY  MM / DD / YYYY	Case number  Case number  Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	When When	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11.	Do you rent your residence?	No. Go to line 12.	Statement About an Eviction		b you want to stay in your residence?  St You (Form 101A) and file it with

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Irby Debtor 1 Tamara \_\_ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Tamara
 Irby
 Case number (if known)

 First Name
 Middle Name
 Last Name

#### Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Iamara		Irby	Case number (if knowr	n)	
Part 6: Answer These Que	Middle Name estions for Reporting Pu	Last Name rposes			
16. What kind of debts do you have?	"incurred by an ind No. Go to line 1 Yes. Go to line 16b. Are your debts pri money for a busine No. Go to line 1 Yes. Go to line	lividual primarily for a pers 16b. 17. <b>marily business debts?</b> <i>E</i> ess or investment or through 16c.	sonal, family, or housel Business debts are deb gh the operation of the	ts that you incurred to obtain e business or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under Cexpenses are pai	ler Chapter 7. Go to line 18. Chapter 7. Do you estimate th id that funds will be available		perty is excluded and administrative ed creditors?	
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,0 ☐ 5,001-10 ☐ 10,001-2	0,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000	
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000, \$50,000,	001-\$10 million ,001-\$50 million ,001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20. How much do you estimate your liabilities to be?	□ \$0-\$50,000  ☑ \$50,001-\$100,000  □ \$100,001-\$500,000  □ \$500,001-\$1 million	\$10,000, \$50,000,	001-\$10 million ,001-\$50 million ,001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Part 7: Sign Below		<del> </del>			
I have examined this petition, and I declare under penalty of perjury that the information provided is trucorrect.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, of title 11, United States Code. I understand the relief available under each chapter, and I choose to prounder Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition I understand making a false statement, concealing property, or obtaining money or property by fraud in					
	connection with a bankru both. 18 U.S.C. §§ 152,	uptcy case can result in fir		money or property by fraud in imprisonment for up to 20 years, or	
	/s/ Tamara Irby Signature of Debtor 1		Signature of	Debtor 2	
		5/2017 MM / DD / YYYY	Executed o	on	

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Debtor 1 Tamara		Irby	Case number (if	known)	
First Name	Middle Name	Last Name	<u></u>	·	
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explaine also certify that I have delivered to	ed the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certif	fy that I
represented by an	have no knowledge after	r an inquiry that the i	nformation in the sched	lules filed with the petition is inco	orrect.
attorney, you do not	•	, ,		•	
need to file this page.	/s/ Morsheda Hash	em	Date	8/25/2017	
	Signature of Attorney	****		IM / DD / YYYY	
	. ,				
	Morsheda Hashem				
	Printed name				
	Semrad Law Firm				
	Firm name				
	11101 S. Western Av	enue			
	Street				
	Chicago		Illinois	60643	
	City		State	Zip Code	
	Contact phone	3122374973	Email address	mhashem@semradlaw.com	
					· <u> </u>
	Bar number		State		

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Fill in this information to identify your case:							
Debtor 1	Tamara		Irby				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Sankruptcy Court for the:	Northern	District of Illinois				
			(State)				
Case number (If known)							

П	Check if	this	is	an
	amende	d filir	ηg	

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	<b>Your assets</b> Value of what you own
I. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<del>φυ.υυ</del>
1b. Copy line 62, Total personal property, from Schedule A/B	\$14,709.00
1c. Copy line 63, Total of all property on Schedule A/B	\$14,709.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$28,874.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule	D <u>\$\pi_20,07\\ 1.00</u>
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$2,000.00
Schedule E/F. Cleditors with have offsecured Claims (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	
· · · · · · · · · · · · · · · · · · ·	\$38,166.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F      3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F      Your total liability	\$69,040.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$69,040.00 \$6,912.53

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Deb	otor 1 Tamara		Irby	Case number (if known)	
	First Name	Middle Name	Last Name		
Part	Answer These Que	stions for Administrat	ive and Statistical Record	ds	
6. <b>A</b>	Are you filing for bankruptcy	under Chapters 7, 11, o	r 13?		
ı	No. You have nothing to	report on this part of the fo	rm. Check this box and submit	this form to the court with your other so	hedules.
	✓ Yes.				
7. <b>V</b>	What kind of debt do you ha	ve?			
			mer debts are those incurred by fill out lines 8-10 for statistical p	y an individual primarily for a personal, ourposes. 28 U.S.C. § 159.	
	Your debts are not prime this form to the court with	-	ou have nothing to report on the	is part of the form. Check this box and su	ubmit
	From the Statement of You Form 122A-1 Line 11; OR, F		e: Copy your total current mon orm 122C-1 Line 14.	thly income from Official	\$9,901.03
9.	Copy the following specia	categories of claims fro	m Part 4, line 6 of Schedule	E/F:	
	From Part 4 on Schedule	E/F, copy the following:		Total claim	
	9a. Domestic support obliga	tions (Copy line 6a.)		\$0.00	
	9b. Taxes and certain other	debts you owe the govern	ment. (Copy line 6b.)	\$2,000.00	
	9c. Claims for death or person	onal injury while you were i	ntoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy lin	e 6f.)		\$0.00	
	9e. Obligations arising out or priority claims. (Copy line 6g		r divorce that you did not repor	t as \$0.00	
	9f. Debts to pension or prof	t-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00	

\$2,000.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inforn	nation to identify your c	ase:						
Dobtor 1		Tomoro			الماءا	.,			
Debtor 1		Tamara First Name	Middle N	lame	Irb La:	y st Name			
Debtor 2 (Spouse, if fi	lina)	First Name	Middle N	lamo	La	st Name			
				Name					
Case num		ankruptcy Court for the:	Northern		District c	of Illinois (State)			
(If known)	ibei								
Officia	al Fo	orm 106A/B							Check if this is an amended filing
Sche	dul	e A/B: Prope	rty						12/1
category v responsibl write your	where le for a name	you think it fits best. E	Be as complete a mation. If more s known). Answer e	nd a pace very	ccurate as pos is needed, at question.	ssible. If two married tach a separate shee	people are et to this fo	n one category, list the e filing together, both a orm. On the top of any a an Interest In	re equally
1. Do you	ı own	or have any legal or ed	quitable interest	in ar	y residence, b	uilding, land, or simi	lar propert	ty?	
<b>V</b>	No. 6	Go to Part 2	-						
	Yes.	Where is the property?							
1.1	Stree	t address, if available, or	other description	Wr	at is the proposition	erty? Check all that ap	ply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.
			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			ti-unit building		Current value of the	Current value of the
						or cooperative or mobile home		entire property?	portion you own?
		0			Land				
	Num	per Street			Investment pr	operty		Describe the nature o interest (such as fee s	
	City	State	Zip Code		Timeshare Other			the entireties, or a life	e estate), if known.
	•		·	Wh		est in the property?	Check	Check if this is co	mmunity property
				Ë	Debtor 1 only			Ш	
					Debtor 2 only				
					Debtor 1 and	Debtor 2 only			
					At least one of	the debtors and anoth	ner		
						n you wish to add aboation number:	out this ite	em, such as local	
If you	own c	or have more than one, li	st here:	p. v	porty identific	acron number			
				W	at is the prop	erty? Check all that ap	ply.	Do not deduct secured	claims or exemptions. Put
1.2	Stree	t address, if available, or	other description		Single-family h				red claims on Schedule D: ims Secured by Property.
					l '	ti-unit building		Current value of the	Current value of the
	-					or cooperative		entire property?	portion you own?
				L	Land	or mobile home			
	Num	oer Street		H	Land   Investment pr	operty		Describe the nature o	
					Timeshare			interest (such as fee s the entireties, or a life	
	City	State	Zip Code		Other				
				<b>W</b> r		est in the property?	Check	Check if this is co (see instructions)	mmunity property
					Debtor 1 only			<u> </u>	
					Debtor 2 only				
					Debtor 1 and				
						the debtors and anoth			
						n you wish to add abo cation number:	out this ite	em, such as local	

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Debtor 1	Tamara First Name	Middle Name	Irby Last Name	Case number	(if known)	
1.3 Stre	et address, if available, or oth		What is the property? Check all that  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.  Current value of the portion you own?
Nur City	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by e estate), if known.
			Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an Other information you wish to add a	other	(see instructions)	mmunity property
	the dollar value of the porve attached for Part 1. Wr	tion you own for ite that number h	<b>.</b>	uding any entries	s for pages	
	Describe Your Vehicle		t in any vehicles, whether they are	registered or no	t? Include any vehicles	
	ans, trucks, tractors, sport ut		also report it on Schedule G: Executo rcycles	ry Contracts and l	Jnexpired Leases.	
3.1	Model: Year:	Chevrolet Equinox 2015	Who has an interest in the propone.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2015 Chevrolet Equinox	50000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community		Current value of the entire property? \$13700.00	Current value of the portion you own? \$13700.00
3.2	Make Model: Year:		who has an interest in the propone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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blor i	Tamara First Name	Middle Name	Irby Last Name	Case number	er (if known)	
3.3	Make Model: Year: Approximate mileage:		Who has an interest in the one.  Debtor 1 only	property? Check	Do not deduct secured the amount of any secu- Creditors Who Have Cla	•
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 o	onlv	Current value of the entire property?	Current value of the portion you own?
			At least one of the debto	•		
			Check if this is communications)			
3.4	Make		Who has an interest in the	property? Check	Do not deduct secured	
	Model: Year:		One.		the amount of any secu Creditors Who Have Cla	ired claims on <i>Schedule</i> aims Secured by Propert
	Approximate mileage:		Debtor 1 only			, ,
			Debtor 2 only	unh.	Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 o	•		
			<u>  </u>			
			Check if this is commuinstructions)	inity property (see		
Exar		•	ner recreational vehicles, other ft, fishing vessels, snowmobiles,	•		
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	who has an interest in the	motorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the one.  Debtor 1 only	motorcycle accessor	Do not deduct secured	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	who has an interest in the one.  Debtor 1 only  Debtor 2 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule aims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on	motorcycle accessor e property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only At least one of the debtor	motorcycle accessor e property? Check only ors and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule aims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on	motorcycle accessor e property? Check only ors and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule aims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor constructions)  Who has an interest in the one.	e property? Check only ors and another unity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property?	red claims on Schedule ims Secured by Propert  Current value of the portion you own?  claims or exemptions. F
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions)  Who has an interest in the one.	e property? Check only ors and another unity property (see	Do not deduct secured the amount of any secucreditors Who Have Classian Current value of the entire property?  Do not deduct secured the amount of any secured.	claims or Schedule of the portion you own?
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions)  Who has an interest in the one. Debtor 1 and Debtor 2 on Debtor 1 only	e property? Check only ors and another unity property (see	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secucreditors Who Have Classifications	red claims on Schedule ims Secured by Propen Current value of the portion you own?  claims or exemptions. I ured claims on Schedule ims Secured by Propen
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:  Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor check if this is communinstructions)  Who has an interest in the one. Debtor 1 only	e property? Check only ors and another unity property (see	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the	claims or schedule portion you own?  claims or exemptions. I lired claims on Schedule aims Secured by Propertion you own?
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:	•	who has an interest in the one.  Debtor 1 and Debtor 2 on At least one of the debtor instructions)  Who has an interest in the one.  Debtor 1 and Debtor 2 on Debtor 2 on Debtor 1 and Debtor 2 on Debtor 2 on Debtor 2 on Debtor 2 on Debtor 1 and Debtor 2 on Debtor 2 on Debtor 1 and Debtor 2 on Debtor 2 on Debtor 1 and Debtor 2 on Debtor 1 and Debtor 2 on Debtor 2 on Debtor 1 and Debtor 2 on Debtor 2 on Debtor 1 and Debtor 2 on Debtor 1 and Debtor 2 on Debtor 1 and Debtor 2 on Debtor 2 on Debtor 1 and Debtor 2 on Debtor 2 on Debtor 1 and Debtor 2 on Debtor 2 on Debtor 2 on Debtor 1 and Debtor 2 on Debtor 2 on Debtor 2 on Debtor 1 and Debtor 2 on Debtor 2 on Debtor 1 and Debtor 2 on Debtor 2 on Debtor 1 and Debtor 2 on Debtor 2 on Debtor 2 on Debtor 3 on Debtor 2 on Debtor 3 on Deb	e property? Check  only ors and another unity property (see e property? Check	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secucreditors Who Have Classifications	red claims on Schedule ims Secured by Propent Current value of the portion you own?  claims or exemptions. If the claims on Schedule ims Secured by Propentities.
Exar	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:  Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor check if this is communinstructions)  Who has an interest in the one. Debtor 1 only	e property? Check only ors and another unity property (see e property? Check	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Propert  Current value of the portion you own?  claims or exemptions. For the portion of

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De		Tamara First Name	Middle Nam	lrby e Last Name	Case number (if known)	
Par			our Personal and House			
Do	you (	own or hav	e any legal or equitable	interest in any of the followi	ng items?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
			and furnishings liances, furniture, linens, china	a, kitchenware		
	No .	,				
	Yes. D	escribe				
E		ronics les: Television	s and radios; audio, video, ste	ereo, and digital equipment; compu	iters, printers, scanners; music	
$\overline{\mathbf{Z}}$	Yes. D	escribe	Cell Phone, Television			\$300.00
			and figurines; paintings, prints	s, or other artwork; books, pictures, s; other collections, memorabilia, co		1
<b>✓</b>	No					
	Yes. D	escribe				
		les: Sports, pl	orts and hobbies notographic, exercise, and othes; carpentry tools; musical ins	er hobby equipment; bicycles, poo struments	I tables, golf clubs, skis; canoes	1
$\overline{\mathbf{A}}$	No					
	Yes. D	escribe				
	<b>). Fire</b> Exampl		les, shotguns, ammunition, ar	nd related equipment		
<b>✓</b>	No					
	Yes. D	escribe				
	I. Clot Exampl		clothes, furs, leather coats, de	signer wear, shoes, accessories		
	No					
<b>✓</b>	Yes. D	escribe	Used Clothing			\$700.00
E		-		agement rings, wedding rings, heirl	oom jewelry, watches, gems,	
¥	No	. "				1
Ш	Yes. D	escribe				
		-farm animal les: Dogs, cat	s, birds, horses			
<b>✓</b>	No					
	Yes. D	escribe				
	_	other persor	nal and household items you	ı did not already list, including a	iny health aids you did not list	
¥	No Vac D	\!-				1
Ц	Yes. D	escribe				
			lalue of all of your entries fro t number here	m Part 3, including any entries	for pages you have attached	\$1000.00

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Debto	r 1 Tamara First Name	Middle Name	Irby Last Name	Case number (if known)	
Part 4:	Describe Your F		Last Name		
Do ye		y legal or equitable interest	in any of the follow	ring?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
16. <b>C</b> a Exa		ve in your wallet, in your home, in	a safe deposit box, and	d on hand when you file your petition	
[	Yes			Cash:	\$9.00
		avings, or other financial accounts; stitutions. If you have multiple acc		shares in credit unions, brokerage houses, stitution, list each.	
[ [	No ✓ Yes		Institution name:		
		17.1. Checking account:	TCF Bank		\$0.00
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
	xamples: Bond funds,	or publicly traded stocks investment accounts with brokers	age firms, money marke	et accounts	
	✓ No Yes	Institution or issuer name:			
	Non-publicly traded stands to LLC, partnership, a		ted and unincorporate	ed businesses, including an interest in	
İ	Yes. Give specific information about them	Name of entity		% of ownership:	

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Debt	tor 1 Tamara		Irby	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer also are those you cannot transfer also are those you cannot transfer are those you c	checks, promissory no	tes, and money orders.	
21.	Retirement or pension Examples: Interests in II		, thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No	, -,3 , ( ,,(-,	,	,, , , , , , , , , , , , , , , , , , ,	
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
	separatery.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or fo	r a number of years)	
	✓ No ☐ Yes	Issuer name and description:			

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Debto	or 1 Tamara		Irby	Case number (if known)	
	First Name	Middle Name	Last Name		
24.		ation IRA, in an account in a 1), 529A(b), and 529(b)(1).	qualified ABLE program, or u	nder a qualified state tuition program.	
	No Institut	tion name and description. Sepa	arately file the records of any into	erests.11 U.S.C. § 521(c):	
	_				
25.	Trusts, equitable or exercisable for your	future interests in property (c benefit	other than anything listed in l	ine 1), and rights or powers	
	No Yes. Describe				
26.		trademarks, trade secrets, a			
	✓ No  Yes. Describe				
	100. 2000 100				
27.		s, and other general intangible ermits, exclusive licenses, coope		or licenses, professional licenses	
	No				
	Yes. Describe				
Mon	ey or property owe	ed to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ey or property owe				portion you own?
					portion you own? Do not deduct secured
	Tax refunds owed to	<b>you</b> information		Federal:	portion you own? Do not deduct secured
	Tax refunds owed to g  ✓ No  Yes. Give specific about them, you already f	you information including whether filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to g  ✓ No  Yes. Give specific about them, you already f	you information including whether			portion you own? Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds owed to y No Yes. Give specific about them, you already f and the tax y  Family support	you information including whether filed the returns years	pport, child support, maintenar	State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to a No  Yes. Give specific about them, you already from and the tax y  Family support Examples: Past due or	you information including whether filed the returns /ears	pport, child support, maintenar	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to a No Yes. Give specific about them, you already f and the tax y  Family support  Examples: Past due or	you information including whether filed the returns /ears	pport, child support, maintenar	State:  Local:  ce, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to a No  Yes. Give specific about them, you already from and the tax y  Family support Examples: Past due or	you information including whether filed the returns /ears	pport, child support, maintenar	State:  Local:  ce, divorce settlement, property settlement  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t  \$0.00
28.	Tax refunds owed to a No  Yes. Give specific about them, you already from and the tax y  Family support Examples: Past due or	you information including whether filed the returns /ears	pport, child support, maintenar	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed to a No  Yes. Give specific about them, you already from and the tax y  Family support Examples: Past due or	you information including whether filed the returns /ears	pport, child support, maintenar	State: Local:  Ce, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to go of the property of the	information including whether filed the returns /ears		State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to a  ✓ No  Yes. Give specific about them, you already from and the tax you support Examples: Past due or  ✓ No  Yes. Give specific  Other amounts some Examples: Unpaid wage	information including whether filed the returns /ears	ts, disability benefits, sick pay,	State: Local:  Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to a  ✓ No  Yes. Give specific about them, you already from and the tax you support Examples: Past due or  ✓ No  Yes. Give specific  Other amounts some Examples: Unpaid wage	information including whether filed the returns /ears	ts, disability benefits, sick pay,	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to a  ✓ No  Yes. Give specific about them, you already for and the tax you specific about them, you already for and the tax you specific about them, you already for and the tax you specific about the tax you specific are the tax you specific about them.  Other amounts some Examples: Unpaid wag social Security specific about them.	information including whether filed the returns /ears	ts, disability benefits, sick pay,	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb <sup>-</sup>	tor 1 Tamara		Irby	Case number (if known)	
	First Name	Middle Na	ame Last Name		
31.	Interests in insu Examples: Health		health savings account (HSA); credit, I	nomeowner's, or renter's insurance	
		ne insurance company by and list its value	Company name:	Beneficiary:	Surrender or refund value
32.	If you are the ber	neficiary of a living trust, expenses someone has died.	om someone who has died ect proceeds from a life insurance polic	cy, or are currently entitled to receive	
33.		ents, employment disputes, i	ot you have filed a lawsuit or made nsurance claims, or rights to sue	a demand for payment	
34.	Other continger to set off claims  No Yes. Describ	· •	of every nature, including counter	claims of the debtor and rights	
35.	Any financial as  No Yes. Describ	esets you did not already li	st		
36.		-	from Part 4, including any entries fo		\$9.00
Part		-		nterest In. List any real estate in Par	t 1.
37.	Do you own or h	ave any legal or equitable	interest in any business-related p	operty?	
	No. Go to Pa				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receiv	vable or commissions you	already earned		
	No Yes. Describ	e			
39.	Examples: Busin	nt, furnishings, and supplie ess-related computers, softw		achines, rugs, telephones, desks, chairs, elec	etronic devices
	Ves. Describ	9			
	-				

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Deb	tor 1 Tamara		hber (if known)	_
	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equip	oment, supplies you use in business, and tools of your trade		
	<b>✓</b> No			
	Yes. Describe			
41.	Inventory			
	<b>✓</b> No			
	Yes. Describe			
12	Interests in partnerships	or joint ventures		
42.		or joint ventures		
	✓ No	Name of entity:	% of ownership:	
	Yes. Give specific	ramo or ontry.	, or own doing.	
	information about them		· <u></u>	
	arom			
			·	
12	Customer lists, mailing list	e or other compilations	· <del></del>	
45.		s, or other compliations		
	<b>✓</b> No			
	Yes. Do your lists include	de personally identifiable information (as defined in 11 U.S.C. § 101(41A))?		
	☐ No			
	Yes. Describe.			
44.	Any business-related prop	perty you did not already list		
	<b>✓</b> No			
	Yes. Give specific			
	information			
			· · · · · · · · · · · · · · · · · · ·	
			<del></del>	
		f your entries from Part 5, including any entries for pages you have at		
<b>•</b>				
Part	Describe Any Farm	- and Commercial Fishing-Related Property You Own or Ha	ve an Interest In.	
	If you own or have an inte	rest in farmland, list it in Part 1.		
46.	Do you own or have any lo	egal or equitable interest in any farm- or commercial fishing-related	property?	
	No. Go to Part 7.		Current value of the	
	Yes. Go to line 47.		portion you own?  Do not deduct secured claim:	٥
			or exemptions	3
47.	Farm animals			
	Examples: Livestock, poultr	y, farm-raised fish		
	No			
	Yes. Describe			

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Debto	or 1 Tar	mara st Name	Middle Name	Irby Last Name	Case number (if known)	
48.	Crops-	either growing o				
	✓ No	es. Describe				
49.			oment, implements, machinery, fixtu	res, and tools of trade		
	✓ No	es. Describe				
50.	Farm a	and fishing suppl	ies, chemicals, and feed			
	No.					
		es. Describe				
51.	Any fa	rm- and comme	cial fishing-related property you did	not already list		
	No.	os. Describe				
		s. Describe				
			l of your entries from Part 6, includi		ou have attached	
Part 7 53.			perty You Own or Have an Inter perty of any kind you did not already		ot List Above	
			s, country club membership	nst:		
	✓ No					
		s. Give specific formation				
54. Ad	d the d	dollar value of al	I of your entries from Part 7. Write t	hat number here		<b>&gt;</b>
Part 8	Lis	st the Totals of	Each Part of this Form			
55. <b>P</b> a	art 1: 1	Total real estate	, line 2		<b>&gt;</b>	
56. <b>p</b> a	art 2 to	otal vehicles, lin	e 5	\$13700.00		
57. <b>P</b> a	ırt 3: T	otal personal an	d household items, line 15	\$1000.00		
58. <b>Pa</b>	ırt 4: T	otal financial as	sets, line 36	\$9.00		
59. <b>P</b> a	art 5: 1	Total business-re	elated property, line 45			
60. <b>P</b>	art 6: 1	Total farm- and f	ishing-related property, line 52			
61. <b>P</b>	art 7: 1	Total other prop	erty not listed, line 54			
62. <b>T</b> o	otal pe	ersonal property.	Add lines 56 through 61	\$14709.00	Copy personal property total ▶	+ \$14709.00
						\$14709.00
63. <b>To</b>	tal of	all property on S	chedule A/B. Add line 55 + line 62			

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			esament i age =s	
Fill in this infor	rmation to identify your o	ase:		
Debtor 1	Tamara		Irby	
	First Name	Middle Name	Last Name	_
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	_
United States E	Bankruptcy Court for the:	Northern	District of Illinois	_
			(State)	
Case number (If known)				_
Official	Form 106C			Check if this is an amended filing
Schedul	e C: The Prop	erty You Clain	n as Exempt	04/16
information. as exempt. If	Using the property yo more space is needed	u listed on <i>Schedule A</i>	/B: Property (Official Form his page as many copies o	oth are equally responsible for supplying correct 106A/B) as your source, list the property that you claim a Part 2: Additional Page as necessary. On the top of any

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to

state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Claim	n as Exempt		
1.	Which set of exemptions are you claimin  You are claiming state and federal n	•	, ,	
	You are claiming federal exemptions	. , ,		
2.	For any property you list on Schedule A/	B that you claim as e	xempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
	Brief description:  Chevrolet Equinox, 2015, 2015 Chevrolet Equinox  Line from Schedule A/B: 03	\$13,700.00	\$0  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	Brief description: Cell Phone, Television Line from Schedule A/B: 07	\$300.00	\$300.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
3.	✓ No	ry 3 years after that for o	375? cases filed on or after the date of adjustment.) within 1,215 days before you filed this case?	

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Debtor	1 lamara		by Case number (if known)	
	First Name Midd	lle Name Li	ast Name	
Part 2:	Additional Page			
line	ef description of the property and e on Schedule A/B that lists this perty	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
Lin	of scription:  Used Clothing e from nedule A/B:  11	\$700.00	\$700.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Lin	ef scription:  Cash on Hand e from nedule A/B:  16	\$9.00	\$9.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Lin	cription: Checking account, TCF Bank e from nedule A/B: 17	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

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				D	Cument	Paye 22 01	19		
Fill in t	this inforn	nation to ident	ify your cas	se:					
Debtoi	r 1	Tamara			Irby				
		First Name		Middle Name	Last Na	me			
Debtoi (Spouse	r 2 e, if filing)	First Name		Middle Name	Last Na	me			
Linitad	States Ra	ankruptcy Cour	rt for the	Northern	District of Illir	nois			
Officea	States Da	arkiupicy Cour	<u> </u>	Nottrient		ate)			
Case r	number								
`	·	Form 10	06D						Check if this is an amended filing
Sch	edu	e D· C	redito	rs Who Ha	ve Clair	ns Secure	d by Prop	ertv	12/15
more s	pace is n		he Addition	e. If two married peop nal Page, fill it out, nu			•		
		•	•	cured by your prope	rtv?				
Г	-			t this form to the court	-	schedules. You hav	e nothing else to repo	ort on this form.	
H	▋., .	ill in all of the			,				
				below.					
Part 1	List A	II Secured (	Claims						
2.	separately	for each claim	n. If more tha	or has more than one se an one creditor has a pa claims in alphabetical or	rticular claim, list	the other creditors in	Column A  Amount of claim  Do not deduct the value of collateral.	Column B  Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	ALLY FIN	ANCIAL		Describe the propert		ha alaim.	\$28,874.00	\$13,700.00	\$15,174.00
	Creditor's I			Describe the propert	-	ne ciaim:			<u> ,</u>
	PO BOX Numbe		reet	2015 Chevrolet Equino As of the date you file		Check all that apply.			
				Contingent	,				
	вьоомі	NGTON MN	55438	Unliquidated					
	City	State	e ZIP Code	Disputed					
		es the debt? C	Check one.	Nature of lien. Check	all that annly				
		or 1 only		_					
		or 2 only	O anh	An agreement you car loan)	made (such as i	nortgage or secured			
		or 1 and Debto ast one of the o	•	Statutory lien (sucl	n as tax lien, med	chanic's lien)			
		ast one of the c another	Jeniois	Judgment lien from	n a lawsuit				
	to a	ck if this clain community de	ebt	Other (including a	right to offset)				
	Date dek	ot was	4/2015	Last 4 digits of accou	ınt number	8540			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$28,874.00

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Fill in this information to identify your case:  Debtor 1	
First Name Middle Name Last Name	
Debtor 2   (Spouse, if filing)   First Name   Middle Name   Last Name	
United States Bankruptcy Court for the: Northern District of Illinois (State)	
Case number (State) (If known)	
Official Form 106E/F	l filing
Cabadula E/E. Craditara Wha Haya Unagayrad Claima	
Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the	12/15
other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Off Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secur claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, nut the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number known).	ed nber
Part 1. List All of Your PRIORITY Unsecured Claims	
Part 1: List All of Your PRIORITY Unsecured Claims	
<ol> <li>List All of Your PRIORITY Unsecured Claims</li> <li>Do any creditors have priority unsecured claims against you?</li> <li>No. Go to Part 2.</li> </ol>	
1. Do any creditors have priority unsecured claims against you?	
Do any creditors have priority unsecured claims against you?      No. Go to Part 2.	
<ol> <li>Do any creditors have priority unsecured claims against you?</li></ol>	ority
<ol> <li>Do any creditors have priority unsecured claims against you?</li></ol>	ority t
<ol> <li>Do any creditors have priority unsecured claims against you?</li></ol>	ority t
1. Do any creditors have priority unsecured claims against you?  No. Go to Part 2.  Yes.  2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each clailisted, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amount. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.  (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)  Total Priority Nonpricular Monpricular Monpricular Claim amount amount service Priority Creditor's Name	ority t
1. Do any creditors have priority unsecured claims against you?  No. Go to Part 2.  Yes.  2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each clailisted, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts as much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.  (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)  1 IRS 1  Priority Creditor's Name PO Box 7346  Number Street  As of the date you file, the claim is: Check all that	ority t

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Debto	r 1 Tamara	Irby Case number (if known)				
	First Name Middle Name	Last Name				
3. C	Part 2: List All of Your NONPRIORITY Unsecured Claims  3. Do any creditors have nonpriority unsecured claims against you?  No. You have nothing to report in this part. Submit this form to the court with your other schedules.  Yes.					
u If	nsecured claim, list the creditor separately for each claim. F	habetical order of the creditor who holds each claim. If a creditor has more for each claim listed, identify what type of claim it is. Do not list claims already her creditors in Part 3.If you have more than four priority unsecured claims fill or	included in Part 1.			
			Total claim			
4.1	ATT SERVICES Nonpriority Creditor's Name	Last 4 digits of account number	\$900.00			
	PO BOX 192830	When was the debt incurred?n/a				
	SAN JUAN Puerto Rico 00919 City State Zip Coc Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?  No	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Cable Bill				
4.0	Yes		0740.00			
4.2	CAP1/MNRDS  Nonpriority Creditor's Name 90 CHRISTIANA RD  Number Street  NEW CASTLE Delaware 19720 City State Zip Coc  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes  CAPITALONE	Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify CreditCard				
4.3	CAPITALONE Nonpriority Creditor's Name PO BOX 26625 Number Street  RICHMOND Virginia 23261 City State Zip Coc Who incurred the debt? Check one. Debtor 1 only Debtor 2 only  Debtor 1 and Debtor 2 only	Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or	\$369.00			
	At least one of the debtors and another  Check if this claim relates to a community debt is the claim subject to offset?  No  Yes	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify CreditCard				

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Debtor 1 Tamara Irby Case number (if known) Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 \$621.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11/2007 Po Box 6497 Street Number As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls South Dakota 57117 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ CreditCard Is the claim subject to offset? **✓** No Yes Check N Go \$2,700.00 Last 4 digits of account number Nonpriority Creditor's Name 13217 S Čicero Ave When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Midlothian 60445 Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ Payday Loan Is the claim subject to offset? **✓** No Yes CHGO PM CU 4.6 \$500.00 0667 Last 4 digits of account number Nonpriority Creditor's Name 203 N. WASBASH When was the debt incurred? 3/2015 Number As of the date you file, the claim is: Check all that apply. Contingent 60601 CHICAGO Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

✓ No ☐ Yes

Is the claim subject to offset?

Other. Specify \_

UnknownLoanType

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Debtor 1 Tamara Irby Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 CHGOPATRL CU \$1,327.00 Last 4 digits of account number 0013 Nonpriority Creditor's Name 203 N WABASH When was the debt incurred? 7/2015 Number As of the date you file, the claim is: Check all that apply. Contingent **CHICAGO** Illinois 60601 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ CreditCard Is the claim subject to offset? **✓** No Yes CHICAGO PATROLMANS FCU \$4,784.00 Last 4 digits of account number 0003 Nonpriority Creditor's Name 1359 W WASHINGTON BLVD When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent CHICAGO Illinois 60607 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ 060 InstallmentLoan Is the claim subject to offset? **✓** No Yes CHICAGO PATROLMANS FCU 4.9 \$500.00 Last 4 digits of account number \_ Nonpriority Creditor's Name 1359 W WASHINGTON BLVD When was the debt incurred? 3/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent **CHICAGO** 60607 Illinois Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

No Yes

Is the claim subject to offset?

Other. Specify \_

CreditCard

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Debtor 1 Tamara Irby Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 \$2,322.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. BOX 9001037 When was the debt incurred? 12/2007 Number As of the date you file, the claim is: Check all that apply. Contingent 40290 Louisville Kentucky Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes 4.11 ComEd \$900.00 Last 4 digits of account number Nonpriority Creditor's Name 3 Lincoln Center When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated 60181 Oakbrook Terrace Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ Electric Bill Is the claim subject to offset? **✓** No Yes CREDIT CONTROL SERVICE 4.12 \$72.00 7180 Last 4 digits of account number Nonpriority Creditor's Name 5757 Phantom Dr Ste 330 When was the debt incurred? 9/2016 Number As of the date you file, the claim is: Check all that apply. Contingent 63042 Hazelwood Missouri Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: **✓** No Other. Specify AMERICAN FAMILY INSURANCE

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Irby Debtor 1 Tamara Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 **CREDITORS DISCOUNT & A** \$589.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7/2016 415 E MAIN ST Number Street As of the date you file, the claim is: Check all that apply. Contingent **STREATOR** Illinois 61364 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes 4.14 KOHLS/CAPONE \$1,078.00 Last 4 digits of account number 1148 Nonpriority Creditor's Name PO BOX 3115 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent MILWAUKEE Wisconsin 53201 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes **MCYDSNB** 4.15 \$1,181.00 Last 4 digits of account number \_ Nonpriority Creditor's Name 9111 DUKE BLVD When was the debt incurred? 9/2007 Number As of the date you file, the claim is: Check all that apply. Contingent 45040 MASON Ohio Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ CreditCard Is the claim subject to offset? No

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Debtor 1 Tamara Irby Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** NATIONWIDE CREDIT & CO 4.16 \$175.00 Last 4 digits of account number Nonpriority Creditor's Name 815 COMMERCE DR STE 270 When was the debt incurred? 2/2017 As of the date you file, the claim is: Check all that apply. Contingent OAK BROOK Illinois 60523 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes 4.17 NATIONWIDE CREDIT & CO \$44.00 Last 4 digits of account number 6337 Nonpriority Creditor's Name 815 COMMERCE DR STE 270 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent OAK BROOK Illinois 60523 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes NORTH SIDE L 4.18 \$1,386.00 Last 4 digits of account number \_ Nonpriority Creditor's Name 1011 W Lawrence Ave When was the debt incurred? 9/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago 60640 Illinois Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify 036 InstallmentLoan Is the claim subject to offset? No

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Debtor 1 Tamara Irby Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 \$731.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11/2016 1011 W Lawrence Ave Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago Illinois 60640 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ 012 InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.20 Peoples Gas \$800.00 Last 4 digits of account number Nonpriority Creditor's Name 200 E. Randolph When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ Gas Bill Is the claim subject to offset? **✓** No Yes PERSONAL FINANCE CO 4.21 \$2,234.00 5101 Last 4 digits of account number Nonpriority Creditor's Name 52144 US 31 NORTH When was the debt incurred? 2/2017 Number As of the date you file, the claim is: Check all that apply. Contingent SOUTH BEND 46637 Indiana Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify 020 InstallmentLoan Is the claim subject to offset? **✓** No

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Debtor 1 Tamara Irby Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 PLS - Bankruptcy \$1,700.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 800 Jorie Blvd 2nd Floor As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60523 Oak Brook Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_ Payday Loan Is the claim subject to offset? **✓** No Yes 4.23 RISE \$3,464.00 9651 Last 4 digits of account number \_\_ Nonpriority Creditor's Name 10/2016 4150 INTERNATIONAL SUITE 300 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent FORT WORTH 76109 Texas Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 23 InstallmentLoan Other. Specify Is the claim subject to offset? **✓** No Yes SYNCB/CARE CREDIT 4.24 \$3,686.00 8355 Last 4 digits of account number Nonpriority Creditor's Name 950 FORRER BLVD When was the debt incurred? 7/2014 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated KETTERING 45420 Ohio Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify <u>CreditCard; 2017-M6-0</u>02395 Is the claim subject to offset? **✓** No

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Irby Debtor 1 Tamara Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 SYNCB/JCP \$2,484.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 965007 When was the debt incurred? 2/2007 Number As of the date you file, the claim is: Check all that apply. Contingent Orlando Florida 32896 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes 4.26 SYNCB/OLD NAVY \$479.00 Last 4 digits of account number 2452 Nonpriority Creditor's Name Po Box 530942 When was the debt incurred? 6/2014 Number As of the date you file, the claim is: Check all that apply. Contingent 30353 Atlanta Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes SYNCB/WALMART 4.27 \$2,397.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 530927 When was the debt incurred? 12/2007 Number As of the date you file, the claim is: Check all that apply. Contingent 30353 Atlanta Georgia Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ CreditCard Is the claim subject to offset? No

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Debtor 1 Tamara		Irby	Case number (if known)			
First Name		Middle Name	Last Name			
t 3: List Oth	ers to Be Notified	About a Debt Tha	t You Already Listed	d		
collection ag	e this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a llection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the llection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional editors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.					
Meyer & Njus Name	Meyer & Njus PA Name			in Part 1 or Part 2 did you list the original creditor?		
33 N Dearborn #1301		Line 4.24	of (Check Part 1: Creditors with Priority Unsecured Claims			
Number S	treet		<u></u>	one):  Part 2: Creditors with Nonpriority Unsecured Claims		
Chicago	Illinois	60602	Last 4 digits of a	account number 8355		
A1:	•					

City

State

Zip Code

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Irby Debtor 1 Tamara Case number (if known) Middle Name First Name Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$2,000.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here.

\$2,000.00

6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar \$38,166.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$38,166.00 6j. Total. Add lines 6f through 6i.

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Fill in this information to identify your case:				
Debtor 1	Tamara		Irby	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(410)	

#### Official Form 106G

#### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease				State what the contract or lease is for		
2.1	Yolanda, Aelxa Name 16441 S. Winch	ester	-	Residential Lease, Debtor is Lessee, Bi-Yearly Residential Lease		
	Number Markham	Street Illinois	60428			
	City	State	Zip Code			

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			D0	cument Paye	je 30 01 79
Fill	in this infor	mation to identify your c	ase:		
Del	btor 1	Tamara First Name	Middle Name	Irby Last Name	
	btor 2 ouse, if filing)	First Name	Middle Name	Last Name	
Un	ited States E	Sankruptcy Court for the:	Northern	District of Illinois	
	se number			(State)	
O.	fficial	Form 106H			Check if this is an amended filing
Sc	chedul	e H: Your Co	lebtors		12/15
filin the kno	g together, entries in t wn). Answe Do you ha	both are equally respondent boxes on the left. At the every question.  The every question of the every question of the every question.	nsible for supplying corre tach the Additional Page ou are filing a joint case, do	ct information. If more to this page. On the to not list either spouse as a	
2.	Idaho, Lou		lived in a community propicico, Puerto Rico, Texas, Wa		y? (Community property states and territories include Arizona, California, sin.)
		Did your spouse, forme No	er spouse, or legal equival	ent live with you at the	e time?
		Yes. In which communit	y state or territory did you	live?	Fill in the name and current address of that person.
		Name of your spouse, f	ormer spouse, or legal equi	valent	
		Number Street			
		City	State	Zip Co	Code
3.	In Column	1, list all of your codel			r if your spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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		D00	Sumon	1 6	gc 31	01 7 3		
Fill in this inform	nation to identify	your case:						
Debtor 1 Ta	mara		Irby					
	st Name	Middle Name	Last N	lame		— Che	eck if this is:	
	et Nome	Middle Nesse	Loot N	lanaa		_	An amended filing	
		Middle Name	Last N				A supplement showing post-petition ch	nanter 1
United States Ban the: Case number	kruptcy Court for	Northern	_ District of III (S	linois State)		-   "	expenses as of the following date:	ιαρισι τ
(If known)							MM / DD / YYYY	
Official Fo	rm 106l							
Schedule	I: Your In	come						12/1
spouse. If more s number (if know		, attach a separate she y question.					not include information about you ional pages, write your name and	
1. Fill in your em	nployment		Debtor 1	1			Debtor 2	
information.		Employment status	<b>✓</b> Emplo	oved			Employed	
If you have mo attach a separa information ab- employers.		Occumation		mploye	d		Not Employed	
	ne, seasonal, or	Occupation  Employer's name	CTA Pov	roll Off	ioo			
self-employed		Employer's address	CTA - Pay		ice		_	
Occupation ma or homemaker	ay include student , if it applies.	Employer's address	567 W. La Number Sti				Number Street	
			 Chicago		Illinois	60601		
			City		State	Zip Code	City State Zip Cod	de
		How long employed there?						
Part 2: Give D	Details About N	onthly Income						
spouse unless your four for	ou are separated.	e more than one employer,	-		ation for	all employers fo	write \$0 in the space. Include your non or that person on the lines below. If you For Debtor 2 or	_
		ary, and commissions (before a calculate what the monthly to		2.	For	\$9,937.66	non-filing spouse	
	d list monthly over	time pay.		3.		+ \$0.00		
4. Calculate g	ross income. Add li	ne 2 + line 3.		4.		\$9,937.66		

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Debtor 1Tamara First Name Middle Name	Irby Last Name	Case number	(if	
The Name	Lact Name	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	<b>→</b> 4.	\$9,937.66		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a	\$1,134.77		
5b. Mandatory contributions for retirement plans	5b	\$1,188.74		
5c. Voluntary contributions for retirement plans	5c	\$99.39		
5d. Required repayments of retirement fund loans	5d	\$0.00		
5e. Insurance	5e.	\$224.58		
5f. Domestic support obligations	5f	\$0.00		
5g. <b>Union dues</b>	5g	\$79.52		
5h. <b>Other deductions.</b> Specify: Involuntary Deductions for Employment	5h. + _	\$298.13 +		
6. Add the payroll deductions. Add lines $5a+5b+5c+5d+5h+5h$	5e +5f + 5g 6	\$3,025.12		
7. Calculate total monthly take-home pay. Subtract line 6 from	m line 4. 7	\$6,912.53		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing				
gross receipts, ordinary and necessary business expenses the total monthly net income.		\$0.00		
8b. Interest and dividends	8b	\$0.00		
8c. Family support payments that you, a non-filing spous dependent regularly receive Include alimony, spousal support, child support, mainten				
divorce settlement, and property settlement.	8c	\$0.00		
8d. Unemployment compensation	8d	\$0.00		
8e. Social Security	8e	\$0.00		
8f. Other government assistance that you regularly receil Include cash assistance and the value (if known) of any not cash assistance that you receive, such as food stamps (be under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	on-			
	8f	\$0.00		
8g. Pension or retirement income	8g	\$0.00		
8h. Other monthly income. Specify:	8h. + _	\$0.00 +		
9. Add all other income $Add$ lines $8a+8b+8c+8d+8e+8f$	+8g + 8h. 9.	\$0.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-fil	10.	\$6,912.53 +	=	\$6,912.53
<ol> <li>State all other regular contributions to the expenses that Include contributions from an unmarried partner, members of friends or relatives.</li> <li>Do not include any amounts already included in lines 2-10 or</li> </ol>	your household, your de	ependents, your roomn		
Specify:			11.	+ \$0.00
12. Add the amount in the last column of line 10 to the amo Write that amount on the Summary of Schedules and Statistic				\$6,912.53
and amount on the cultimary of contouries and clausic	a. Cammay or Conditi El	acimino ara molatod Da	,	Combined monthly income
13. Do you expect an increase or decrease within the year a No.	after you file this form?			monthly meetine
Yes. Explain:				

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		Doct	iment Page 39 of 79			
Fill in this infor	mation to identify your	case:				
Debtor 1	Tamara		Irby			
Dobtor 2	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	I	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	A supplement sho expenses as of the		•
Case number (If known)			(Giate)	MM / DD / YYYY		
Official	Form 106J					
	e J: Your Exp	enses				12/15
information. If (if known). Ans		attach another sheet to this	re filing together, both are equally form. On the top of any additional			ıumber
1. Is this a joi		, id				
	o to line 2					
	oes Debtor 2 live in a s	enarate household?				
		eparate nousenoid:				
L	No Yes. Debtor 2 must fi	ile Official Forms 106J-2, <i>Exper</i>	nses for Separate Household of Debto	r 2.		
2. Do you hav	e dependents? 🗸 N	lo				
Do not list D Debtor 2.	ebtor 1 and Y	es. Fill out this information for ach dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depend with you?	dent live
	penses include	lo.				
expenses o than		_				
yourself and dependents	u youi	es				
Part 2: Esti	mate Your Ongoing	Monthly Expenses				
	of a date after the bank		you are using this form as a supple plemental Schedule J, check the			
		cash government assistance it on Schedule I: Your Income			Yo	our expenses
	or home ownership exor the ground or lot. 4.	kpenses for your residence. In	nclude first mortgage payments and		4.	\$850.00
If not incl	uded in line 4:					
4a. Real e	state taxes				4a	\$0.00
4b. Prope	rty, homeowner's, or ren	ter's insurance			4b.	\$0.00

\$62.00

\$0.00

4c.

4d.

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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5. Additional mortgage payments for your residence, such as home equily loans         5.         \$0.00           6. Utilities:         5.         \$0.00           6b. Water, sewer, garbage collection         6b.         \$180.00           6c. Talephone, call phone, Internet, satellite, and cable services         6c.         \$500.00           6d. Other, Speatity:         6d         \$0.00           7. Food and housekeeping supplies         7.         \$1,000.00           8. Childing, audrey, and dry cleaning         9.         \$500.00           10. Personal care products and services         10.         \$500.00           11. Medical and dental expenses         11.         \$300.00           12. Transportation, Include gar gam, maintranace, bus or frain fare.         12.         \$800.00           Do not include car payments         13.         \$0.00           14. Charitable contributions and religious donations         14.         \$0.00           15. Internamen.         15.         \$0.00           15. Internamence.         15a         \$0.00           15. Health insurance         15a         \$0.00           15. White insurance         15a         \$0.00           15. White insurance. Specify:         15d         \$0.00           16. Taxes. Do not include taxee dedu	First Name Middle Name Last Name		
			Your expenses
6a. Electricity, heat, natural gas         6a.         \$60.00           6b. Watter, sewer, garbage collection         6b.         \$180.00           6c. Telephone, cell phone, Internet, satellite, and cable services         6c.         \$500.00           6d. Other. Specify:         6d.         \$500.00           7. Food and housekeeping supplies         7.         \$1,000.00           8. Childcare and children's education costs         8.         \$500.00           9. Ciothing, laundry, and dry cleaning         9.         \$500.00           10. Personal care products and services         11.         \$500.00           11. Medical and dental expenses         11.         \$300.00           12. Transportation. Include gas, maintenance, bus or train fare.         12.         \$800.00           Do not include car payments         13.         \$0.00           14. Charitable contributions and religious donations         14.         \$0.00           15. Instantance.         15.         \$0.00           15. Instantance deducted from your pay or included in lines 4 or 20.         15a.         \$0.00           15. Life insurance.         15c.         \$0.00           15. Life insurance.         15c.         \$0.00           15. Life insurance.         15c.         \$0.00	5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6b. Water, sewer, garbage collection         6b. \$180.00           6c. Telephone, cell phone, Internet, satellite, and cable services         6c. \$500.00           6d. Other, Specify:         7. \$1,000.00           7. Food and housekceping supplies         7. \$1,000.00           8. Childcare and children's education costs         8. \$50.00           9. Childcare and children's education costs         8. \$500.00           9. Childcare and children's education costs         10. \$500.00           10. Personal care products and services         11. \$500.00           11. Medical and dental expenses         11. \$500.00           12. Transportation. Include gas, maintenance, bus or train fare.         12. \$800.00           10. Do not include care payments         13. \$0.00           14. Charitable contributions and religious donations         13. \$0.00           15. Insurance.         15. Insurance           Do not include insurance deducted from your pay or included in lines 4 or 20.         15a. Life insurance         15a. \$0.00           15c. Vehicle insurance         15b. \$0.00         \$0.00           15c. Vehicle insurance         15c. \$200.00           15c. Vehicle insurance         15c. \$0.00           15c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.         \$0.00           1c. Taxes. Do not include taxes deducted fr	6. Utilities:		
6c. Telephone, cell phone, Internet, satellite, and cable services 6d. \$500.00 6d. Other. Specify: 6d. \$0.00 7. Food and housekeeping supplies 7. \$1,000.00 8. Childrae and children's education costs 8. \$0.00 9. Clothing, laundry, and dry cleaning 9. \$500.00 10. Personal care products and services 10. \$500.00 11. Medical and dental expenses 11. \$300.00 12. Transportation. Include gas, maintenance, bus or train fare. 0 Do not include care payments 12. \$800.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. \$0.00 15c. Vehicle insurance  specify: 15c. Vehicle insurance 15c. Vehicle insurance, specify: 15c. Vehicle insurance,	6a. Electricity, heat, natural gas	6a.	\$600.00
6d. Other. Specify:         6d         \$0.00           7. Food and housekeeping supplies         7.         \$1,000.00           8. Childcare and children's education costs         8.         \$0.00           9. Clothing, laundry, and dry cleaning         9.         \$500.00           10. Personal care products and services         10.         \$500.00           11. Medical and dental expenses         11.         \$300.00           12. Transportation, Include gas, maintenance, bus or train fare.         12.         \$300.00           10. Insurance.         13.         \$0.00           13. Entertainment, clubs, recreation, newspapers, magazines, and books         13.         \$0.00           14. Charitable contributions and religious donations         14.         \$0.00           15. Insurance.         15.         \$0.00           15a. Lile insurance deducted from your pay or included in lines 4 or 20.         15c.         \$0.00           15b. Health insurance         15a         \$0.00           15c. Vehicle insurance.         15c         \$0.00           15c. Vehicle insurance.         15c         \$0.00           15c. Vehicle insurance.         15c         \$0.00           15c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.         \$0.00	6b. Water, sewer, garbage collection	6b.	\$180.00
7. Food and housekeeping supplies       7. \$1,000,00         8. Childcare and childcare's education costs       8. \$0,00         9. Clothing, laundry, and dry cleaning       9. \$500,00         10. Personal care products and services       10. \$500,00         11. Medical and dental expenses       11. \$300,00         12. Transportation. Include gas, maintenance, bus or train fare.       12. \$800,00         13. Entertainment, clubs, recreation, newspapers, magazines, and books       13. \$0.00         14. Charitable contributions and religious donations       14. \$0.00         15. Insurance.       15a       \$0.00         15b. Insurance       15a       \$0.00         15c. Utelia insurance deducted from your pay or included in lines 4 or 20.       15a       \$0.00         15c. Utelia insurance.       15a       \$0.00         15c. Vehicle insurance.       15a       \$0.00         15c. Vehicle insurance.       15a       \$0.00         15c. Vehicle insurance. Specify:       15a       \$0.00	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$500.00
8. \$0.00 9. Clothing, laundry, and dry cleaning 9. \$500.00 10. Personal care products and services 11. \$300.00 11. Medical and dental expenses 11. \$300.00 11. Medical and dental expenses 11. \$300.00 11. Medical and dental expenses 11. \$300.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Other insurance. Specify: 15c. Too trin clude taxes deducted from your pay or included in lines 4 or 20. 15c. Too trin clude taxes deducted from your pay or included in lines 4 or 20. 15c. Too trin clude taxes deducted from your pay or included in lines 4 or 20. 15c. Too trin clude taxes deducted from your pay or included in lines 4 or 20. 15c. Too trin clude taxes deducted from your pay or included in lines 4 or 20. 15c. Car payments for Vehicle 1 17c. Car payments for Vehicle 1 17c. Coher. Specify: 17c. Other. Specify: 17d. Other. Specify: 19. \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. Your payments you make to support others who do not live with you. 19. \$0.00 20. Cher real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20c. Property, homeowner's, or renter's insurance 20c. Property, homeowner's, or renter's insurance 20d. \$0.00	6d. Other. Specify:	6d	\$0.00
9. Clothing, laundry, and dry cleaning       9, \$500.00         10. Personal care products and services       10. \$500.00         11. Medical and dental expenses       11. \$300.00         12. Transportation, Include gas, maintenance, bus or train fare.       12. \$800.00         Do not include car payments       13. \$0.00         13. Entertainment, clubs, recreation, newspapers, magazines, and books       13. \$0.00         14. Charitable contributions and religious donations       14. \$0.00         15. Insurance.       15a       \$0.00         15b. Health insurance deducted from your pay or included in lines 4 or 20.       15a       \$0.00         15c. Vehicle insurance       15b       \$0.00         15c. Vehicle insurance.       15c       \$200.00         15c. Vehicle insurance.       15c       \$0.00         15c. Vehicle insurance       15c       \$0.00         15c. Vehicle insurance       15c	7. Food and housekeeping supplies	7.	\$1,000.00
10. Personal care products and services       10. \$500.00         11. Medical and dental expenses       11. \$300.00         12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments       12. \$800.00         13. Entertainment, clubs, recreation, newspapers, magazines, and books       13. \$0.00         14. Charitable contributions and religious donations       14. \$0.00         15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.       15a. Life insurance       15a. \$0.00         15a. Life insurance       15b. \$0.00       \$0.00         15b. Health insurance       15c. \$200.00         15c. Vehicle insurance       15c. \$200.00         15c. Vehicle insurance. Specify:       15c. \$200.00         15c. Vehicle taxes deducted from your pay or included in lines 4 or 20.       \$0.00         \$pecify:       15c. \$0.00         15c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       \$0.00         \$pecify:       15c. \$0.00         17c. Car payments for Vehicle 1       17a. \$0.00         17b. Car payments for Vehicle 2       17b. \$0.00         17c. Other. Specify:       17c. \$0.00         17c. Other. Specify:       17c. \$0.00         17c. Other. Specify:       17c. \$0.00         17c. Other. Specify:       17c	8. Childcare and children's education costs	8.	\$0.00
11. Medical and dental expenses       11.       \$300.00         12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments       12.       \$800.00         13. Entertainment, clubs, recreation, newspapers, magazines, and books       13.       \$0.00         14. Charitable contributions and religious donations       14.       \$0.00         15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.       15a. Life insurance       15a.       \$0.00         15b. Health insurance       15b.       \$0.00 <td>9. Clothing, laundry, and dry cleaning</td> <td>9.</td> <td>\$500.00</td>	9. Clothing, laundry, and dry cleaning	9.	\$500.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance 15a. Life insurance 15b. So.00 15b. Health insurance 15c. Vehicle insurance 15c. Second 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 15c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 17c. Care payments for Vehicle 1 17d. So.00 17b. Car payments for Vehicle 1 17c. Other. Specify: 17d. So.00 18. Your payments of allimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Other payments you make to support others who do not live with you. Specify: 19. So.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. So.00 20b. Real estate taxes. 20b. So.00 20c. Property, homeowner's, or renter's insurance 20c. So.00 20d. Maintenance, repair, and upkeep expenses.	10. Personal care products and services	10.	\$500.00
Do not include car payments   13.   13.   13.   13.   13.   13.   13.   13.   13.   14.   14.   14.   14.   14.   14.   15.   14.   15.   14.   14.   14.   14.   14.   14.   14.   14.   15.   14.	11. Medical and dental expenses	11.	\$300.00
14. Charitable contributions and religious donations       14. \$0.00         15. Insurance.       50.00         Do not include insurance deducted from your pay or included in lines 4 or 20.       15a. Life insurance       15a. \$0.00         15b. Lefaith insurance       15b. \$0.00       15b. \$0.00         15c. Vehicle insurance       15c. \$200.00         15d. Other insurance. Specify:       15d. \$0.00         16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       \$0.00         Specify:       16         17. Installment or lease payments:       17a. \$0.00         17b. Car payments for Vehicle 1       17a. \$0.00         17c. Other. Specify:       17c. \$0.00         17c. Other. Specify:       17c. \$0.00         18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).       18.         19. Other payments you make to support others who do not live with you.       \$0.00         Specify:       19. \$0.00         20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.       20a. \$0.00         20b. Real estate taxes.       20b. \$0.00         20c. Property, homeowner's, or renter's insurance       20c. \$0.00         20d. Maintenance, repair, and upkeep expenses.		12.	\$800.00
15. Insurance.	13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance   15a   \$0.00 15b. Health insurance   15b   \$0.00 15c. Vehicle insurance   15c   \$200.00 15c. Vehicle insurance   15c   \$200.00 15d. Other insurance. Specify:   15d   \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.	14. Charitable contributions and religious donations	14.	\$0.00
15b			
15c. Vehicle insurance	15a. Life insurance	15a	\$0.00
15d. Other insurance. Specify:	15b. Health insurance	15b	\$0.00
Specify:		15c	\$200.00
Specify:	15d. Other insurance. Specify:	15d	\$0.00
17. Installment or lease payments:  17a. Car payments for Vehicle 1  17b. Car payments for Vehicle 2  17b. Car payments for Vehicle 2  17c. Other. Specify:  17c. Other. Specify:  17d. \$0.00  18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  18. 19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20b. Real estate taxes.  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.	16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.		
17. Installment or lease payments:  17a. Car payments for Vehicle 1  17b. Car payments for Vehicle 2  17b. Car payments for Vehicle 2  17c. Other. Specify:  17c. Other. Specify:  17d. Other. Specify:  17d. S0.00  18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  19. Other payments you make to support others who do not live with you.  Specify:  19. \$0.00  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a \$0.00  20b. Real estate taxes.  20b \$0.00  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.  20d. \$0.00	Specify:	16	\$0.00
17b. Car payments for Vehicle 2  17c. Other. Specify:  17c. Other. Specify:  17d. \$0.00  17d. Other. Specify:  17d. \$0.00  18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  18. 19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a. \$0.00  20b. Real estate taxes.  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.  20d. \$0.00	17. Installment or lease payments:		
17c. Other. Specify:	17a. Car payments for Vehicle 1	17a	\$0.00
17d. Other. Specify:	17b. Car payments for Vehicle 2	17b	\$0.00
17d. Other. Specify:	17c. Other. Specify:	17c	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).  19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a. \$0.00  20b. Real estate taxes.  20c. \$0.00  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.  20d. \$0.00		17d	\$0.00
19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a. \$0.00  20b. Real estate taxes.  20b. \$0.00  20c. Property, homeowner's, or renter's insurance  20c. \$0.00  20d. Maintenance, repair, and upkeep expenses.  20d. \$0.00		m	\$0.00
Specify:		18.	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d \$0.00		10	<b>\$0.00</b>
20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c. Maintenance, repair, and upkeep expenses. 20d \$0.00	· · · · ·		<del></del>
20b. Real estate taxes.  20b. \$0.00 20c. Property, homeowner's, or renter's insurance 20c. \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00			\$0.00
20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00			
20d. Maintenance, repair, and upkeep expenses.  20d \$0.00	20c. Property, homeowner's, or renter's insurance		
	20d. Maintenance, repair, and upkeep expenses.		
	20e. Homeowner's association or condominium dues	20e	\$0.00

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Debtor 1 Tama			Irby	Case number (if known)		
First I	Name	Middle Name	Last Name			
21. <b>Other.</b> Spe	cify:				21	\$0.00
	your monthly expense	S.				\$5,492.00
	nes 4 through 21.					\$0.00
. ,	` ,	,, ,,	from Official Form 106J-2			\$5,492.00
22c. Add lir	ne 22a and 22b. The res	sult is your monthly exp	enses.		22.	
23. Calculate	your monthly net inco	me.				
23a. Copy	line 12 (your combined	monthly income) from S	Schedule I.		23a	\$6,912.53
23b. Copy	your monthly expenses	from line 22 above.			23b	\$5,492.00
	act your monthly expens		ncome.			\$1,420.53
The re	esult is your monthly net	t income.			23c	· · · · · · · · · · · · · · · · · · ·
			pan within the year or do y nodification to the terms of			

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Tamara		Irby
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

#### Official Form 106Dec

Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Tamara Irby	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 8/25/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in th	nis infori	nation to identify your c	ase:					
Debtor	1	Tamara First Name	Middle N	Irby Name Last N	lame			
Debtor (Spouse,		First Name	Middle N	Name Last N	lame			
United	States B	ankruptcy Court for the:	Northern	District of II				
Case nu (If known)				(:	State)			
Offic	cial	Form 107				_		Check if this is a amended filing
		nt of Financia	l Affairs f	or Individual	s Filina for	Bankru	ptcv	04/1
Be as c informa numbe	omplet ation. It r (if kno	te and accurate as po f more space is neede own). Answer every qu	ssible. If two mand, attach a sepa	arried people are filin arate sheet to this fo	ng together, both a rm. On the top of	are equally re	esponsible for su	
Part 1:	Give	Details About Your	Marital Status	and Where You Liv	ed Before			
1. V	Vhat is	your current marital sta	itus?					
	_	ried married						
2. 0	Ouring t	he last 3 years, have yo	u lived anywhere	e other than where yo	ı live now?			
	□ No ✓ Yes	. List all of the places yo	u lived in the last	t 3 years. Do not includ	le where you live no	w.		
	Deb	tor 1:		Dates Debtor 1 live there	d Debtor 2:			Dates Debtor 2 lived there
					Same as D	Debtor 1		Same as Debtor 1
		7 S Winchester nber Street		From To	Number Street			From
	Chic City	cago Illinois State	60620 Zip Code		City	State	Zip Code	
					Same as I	Debtor 1		Same as Debtor 1
	Nun	nber Street		From	Number Street			From
	City	State	Zip Code		City	State	Zip Code	
	<i>d territor</i> No	e <b>last 8 years, did you e</b> <i>ies</i> include Arizona, Califo Make sure you fill out So	rmia, Idaho, Louis	siana, Nevada, New Mex	ico, Puerto Rico, Texa			mmunity property states

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Debt	or 1	Tamara	Irby		umber (if known)	
		First Name Middle	e Name Last Nan	ne		
Part	2:	Explain the Sources of Your Inc	come			
	Fill i	you have any income from employm n the total amount of income you receiv rities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all busin	nesses, including part-time		ars?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$68354.61	Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31, 2016 ) YYYY	Wages, commissions, bonuses, tips Operating a business	\$78330.00	Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2015 ) YYYY	Wages, commissions, bonuses, tips Operating a business	\$68000.00	Wages, commissions, bonuses, tips Operating a business	
l f	nclu oubl iling List (	you receive any other income during de income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No  Yes. Fill in the details.	ncome is taxable. Examples of come; interest; dividends; mo you received together, list it of	of other income are alimony; oney collected from lawsuits; only once under Debtor 1.	royalties; and gambling and lot	· ·
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until ne date you filed for bankruptcy:				
		or last calendar year: lanuary 1 to December 31, 2016 ) YYYY				
		or the calendar year before that: lanuary 1 to December 31, 2015 ) YYYY				

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Irby Debtor 1 Tamara \_\_ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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	Tamara			Irb	У	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsic corp iger	ders include your porations of which	relatives; an you are a for a busin	any general partner an officer, director, ness you operate a	s; relatives of any person in control,	, or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
<b>✓</b>	No						
Ц	Yes. List all pay	ments to a	an insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
·	Number Street						
	City	State	Zip Code				
	Insider's Name						
·	Number Street						
•	City	State	Zip Code				
<b>✓</b>	ide payments on No	_	aranteed or cosigne	·	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						Include creditor's name
					<u> </u>		
					<u> </u>		
	Number Street						
		State	Zip Code				
	Number Street	State	Zip Code				
	Number Street  City	State	Zip Code				

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Irby Debtor 1 Tamara Case number (if known) Middle Name First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Contract Cook County Circuit Court Pending Court Name On appeal 50 West Washington Street Case number NumberStreet Concluded 2017-M6-002395 Illinois 60602 Chicago City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Tamara	Irby	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because you		bank or financial institution, set off any amo	ounts from your
	✓ No  Yes. Fill in the details.			
		Describe the action to	he creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official		possession of an assignee for the benefit o	f creditors, a court-
	✓ No ☐ Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a	total value of more than \$600 per person?	
	<b>▽</b> No	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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Debt		Tamara		Irby	Case number (if known	)	
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you filed f	or bankruptcy, did yo	u give any gifts or contril	butions with a total value of	f more than \$600	to any charity?
	<b>V</b>	No					
	H		ah aift ar contribution				
	Ш	Yes. Fill in the details for each	on girt or contribution.				
		Gifts or contributions to ch	arities	Describe what you con	tributed	Date you	Value
		that total more than \$600				contributed	
		Charitula Nama					
		Charity's Name					
		-					
		Number Street					
		· <del></del>					
		City State	Zip Code				
Part	6:	List Certain Losses					
15.		hin 1 year before you filed for abling? No	r bankruptcy or since	you filed for bankruptcy	, did you lose anything beca	ause of theft, fire,	other disaster, or
	П	Yes. Fill in the details.					
	ш	Describe the property you I	ost and	Describe any insurance	o coverage for the loss	Date of your	Value of property
		how the loss occurred	ost and	Include the amount that		Date of your loss	Value of property lost
		new the rese cocurred		pending insurance claims		1000	1000
				A/B: Property.			
				. ,			
Part	7.	List Certain Payments or	Transfers				
		No Yes. Fill in the details.	petition preparers, or c	redit counseling agencies to	or services required in your ba	пкгиртсу.	
				Description and value of transferred	f any property	Date payment or transfer was made	Amount of payment
		Semrad Law Firm		Attornovio Ess. 0.00		7/21/2017	\$0.00
		Person Who Was Paid	·	Attorney's Fee - 0.00		1/21/2011	ψυ.υυ
		11101 S. Western Avenue					
		Number Street					
		Chicago Illinois	60643				
		City State	Zip Code				
		-	•				
		Email or website address					
		Person Who Made the Payme	ent, if Not You				
		Person Who Was Paid					
		. S.SOII WITO WAS I AIG					
		Number Street					
		-					
		- <del></del>					
		City State	Zip Code				
		English and the Control of the Contr					
		Email or website address					
		Person Who Made the Payme	nt if Not Vo				

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Debtor 1	Tamara		Irby	Case num	ber (if known)	
	First Name	Middle Name	Last Name			
he	thin 1 year before you filed for l lp you deal with your creditors not include any payment or trans	or to make payme	ents to your creditors?	your behalf pay	or transfer any property to	anyone who promised to
<b>✓</b>	No Yes. Fill in the details.					
			Description and value of transferred	any property	Date payment or transfer was made	Amount of payment
	Person Who Was Paid					
	Number Street					
	City State	Zip Code				
18. Wi	thin 2 years before you filed for	·	rou sell. trade. or otherwise	transfer any pro	pperty to anyone, other than	n property transferred in
<b>th</b> e Inc	e ordinary course of your busine clude both outright transfers and t d transfers that you have already li	ess or financial aff ransfers made as se	airs? ecurity (such as the granting o			
<b>✓</b>	No					
	Yes. Fill in the details.		Description and value of	nroporty D	osoribo any proporty or	Date
			Description and value of transferred	p	escribe any property or ayments received or debts a exchange	
	Person Who Received Transfer					
	Number Street					
	City State Person's relationship to you	Zip Code				
	Person Who Received Transfer					
	Number Street					
	City State Person's relationship to you	Zip Code				
be	thin 10 years before you filed foneficiary?  nese are often called asset-protections.		you transfer any property t	a self-settled t	rust or similar device of wh	ich you are a
<u>~</u>	No Yes. Fill in the details.	,				
_	1 - 55. 1 III III UIG GGIGIIS.		Description and value	of the property t	ransferred	Date transfer was made
	Name of trust					

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Page 51 of 79 Document Irby Debtor 1 Tamara Case number (if known) Middle Name First Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name

City

Number Street

State

Zip Code

Street

State

Zip Code

Number City

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Debtor 1 Tamara Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Tamara			Irb		Cas	e number <i>(ii</i>	fknown)		
		First Name		Middle Name	Las	t Name					
26.	Hav	e you been a part	y in any judic	ial or administr	ative proced	∍ding under	any environmen	ıtal law? In	clude settler	ments and ord	lers.
		No Yes. Fill in the det	tails.								
	_				Court or age	ency		Nature o	of the case		Status of the case
		Case title									Pending
					Court Name						On appeal
		Case number			NumberStree	ıt					Concluded
		lo: . p			City	State	Zip Code				
Part		Give Details Al				-					
27.	With	nin 4 years before					-	_		o any busines	s?
				mployed in a tra ility company (L	-		· activity, either four artnership (LLP)	ull-time or p	oart-time		
		A partner in a			,						
		_		naging executiv	-		oration				
		_		f the voting or e		ies of a corp	Joradon				
		No. None of the a Yes. Check all tha				w for each b	usiness.				
					Descr	ibe the natu	re of the busine	ss			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name —	of accounta	ant or bookkeep	er	F	т-	
		Oity	Otate	Zip Oode					From	10	
					Descr	ibe the natu	ire of the busine	ss			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name —	of accounta	ant or bookkeep	er	From	To	
		,		_,,					110111	10	
					Descr	ibe the natu	ire of the busine	ss			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name	of accounta	ant or bookkeep	er	From	To	
		-									

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Debt	tor 1 Tamara			Irby	Case number (if known)
	First Name		Middle Name	Last Name	
28.	creditors, or o		or bankruptcy, did y	ou give a financial statem	ent to anyone about your business? Include all financial institutions,
	✓ No  Yes. Fill in	the details below.			
				Date issued	
	Name			MM/DD/YYYY	-
	Name			WWW, DB, TTTT	
	Number	Street		_	
	O.h.	Chaha	7:- Od-	<del>_</del>	
	City	State	Zip Code		
Part	12: Sign Be	ow			
t	rue and correc	t. I understand thanse can result in fi	at making a false sta nes up to \$250,000,	tement, concealing prope	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	•	/s/ Tamara Irby			Signature of Debtor 2
					Date
		Date 8/25/2017			
	Did you attach a	additional pages t	o Your Statement of	Financial Affairs for Indiv	duals Filing for Bankruptcy (Official Form 107)?
ļ ļ	<b>√</b> No				
Ī	Yes				
	Did you pay or a	gree to pay some	one who is not an at	torney to help you fill out	bankruptcy forms?
Į.	<b>√</b> No				
	Yes. Name o	of person			Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

In

#### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

		Northern District	or minors	
те	Tamara Irby		Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATION	OF ATTORNEY F	OR DEBTOR
COI	rsuant to 11 U.S.C. § 329(a) and I mpensation paid to me within one ndered or to be rendered on behalf	year before the filing of the peti	ition in bankruptcy, or agreed to	o be paid to me, for services
Fo	r legal services, I have agreed to a	ccept		\$4,000.00
Pri	or to the filing of this statement I	nave received		\$0.00
Ba	lance Due			\$4,000.00
2. Th	e source of the compensation pai	d to me was:		
	<b>✓</b> Debtor	Other (specify)		
3. Th	e source of the compensation pai	d to me is:		
	<b>✓</b> Debtor	Other (specify)		
4.	I have not agreed to share the ab members and associates of my l		rith any other person unless the	ey are
	I have agreed to share the above members or associates of my law the people sharing in the compe	v firm. A copy of the agreement,		
5. ln i	return for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;	-	•	
	b. Preparation and filing of any	petition, schedules, statements	of affairs and plan which may b	oe required;
	c. Representation of the debtor	at the meeting of creditors and	confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings and o	ther contested bankruptcy mat	ters;
6. By	agreement with the debtor(s), the	above-disclosed fee does not in	nclude the following services:	
		CERTIFICATI		
	tify that the foregoing is a comple ) in this bankruptcy proceedings.	te statement of any agreement o	or arrangement for payment to r	ne for representation of the
	8/25/2017		/s/ Morsheda Hashem	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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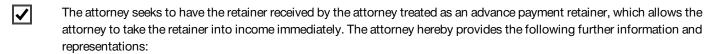
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$61.76 for expenses, leaving a balance due of \$4,371.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	8/25/2017	
Signed:		
/s/ Tama	ara Irby	
-		/s/ Morsheda Hashem
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Irby, Tamara  Debtor(s)	Case No	Case No			
		Chapter.	Chapter13			
	VERIFICA	ATION OF CREDITOR MAT	RIX			
T knowledge	he above named Debtors hereby verify t e.	nat the attached list of creditors is tr	ue and correct to the best of their			
Date:	8/25/2017	/s/ Irby, Tamara Irby, Tamara Signature of Deb	otor			

ALLY FINANCIAL PO Box 130424 Saint Paul, MN, 55113

CHICAGO PATROLMANS FCU 1359 W WASHINGTON BLVD CHICAGO, IL, 60607

SYNCB/CARE CREDIT 950 FORRER BLVD KETTERING, OH, 45420

Meyer & Njus PA 33 N Dearborn #1301 Chicago, IL, 60602

RISE 4150 INTERNATIONAL SUITE 300 FORT WORTH, TX, 76109

SYNCB/JCP PO BOX 965007 Orlando, FL, 32896

SYNCB/WALMART Po Box 530927 Atlanta, GA, 30353

CITI P.O. BOX 9001037 Louisville, KY, 40290

PERSONAL FINANCE CO 2009 Essington Road Joliet, IL, 60435

NORTH SIDE L 1011 W Lawrence Ave Chicago, IL, 60640

CHGOPATRL CU 203 N WABASH CHICAGO, IL, 60601 MCYDSNB 3911 S Walton Walker Blvd Dallas, TX, 75265

KOHLS/CAPONE PO BOX 3115 MILWAUKEE, WI, 53201

CAP1/MNRDS 90 CHRISTIANA RD NEW CASTLE, DE, 19720

CBNA Po Box 6497 Sioux Falls, SD, 57117

CREDITORS DISCOUNT & A 415 E MAIN ST STREATOR, IL, 61364

CHGO PM CU 203 N. WASBASH CHICAGO, IL, 60601

SYNCB/OLD NAVY Po Box 530942 Atlanta, GA, 30353

CAPITALONE PO BOX 26625 RICHMOND, VA, 23261

NATIONWIDE CREDIT & CO 815 COMMERCE DR STE 270 OAK BROOK, IL, 60523

CREDIT CONTROL SERVICE 5757 Phantom Dr Ste 330 Hazelwood, MO, 63042

IRS 1 PO Box 7346 Philadelphia, PA, 19101 ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, IL, 60181

Peoples Gas PO BOX 2968 Milwaukee, WI, 53201

ATT SERVICES PO Box 8212 Aurora, IL, 60572

PLS - Bankruptcy PO Box 800849 Dallas, TX, 75380

Check N Go PO Box 566027 Dallas , TX, 75356

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

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The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
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- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
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- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
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### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$61.76 for expenses, leaving a balance due of \$4,371.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	8/25/2017	
Signed	<b>!</b> :	
/s/ Tam	nara Irby	
Ja	mara Istor	/s/ Morsheda Hashem Marsher lda (
Debtor(	(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Tamara	irby		number (if known)			
First Name		Name				
	estions for Reporting Purposes	ancumer debte? Consum	ar dahta ara dafinad i	n 11 I I C C & 101/8) as		
16. What kind of debts do you have?	<ul> <li>16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101 (8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.</li> <li>16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.  No. Go to line 16c.  Yes. Go to line 17.</li> <li>16c. State the type of debts you owe that are not consumer debts or business debts.</li> </ul>					
<sup>17.</sup> Are you filing under Chapter 7?	No. I am not filing under Chapter	r 7. Go to line 18.				
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	☐ No.	Do you estimate that after and swill be available to distribu				
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	<b></b> 50	5,001-50,000 0,001-100,000 lore than 100,000		
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 m \$10,000,001-\$50 m \$50,000,001-\$100 \$100,000,001-\$50	million	500,000,001-\$1 billion 1,000,000,001-\$10 billion 10,000,000,001-\$50 billion lore than \$50 billion		
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 m \$10,000,001-\$50 m \$50,000,001-\$100 \$100,000,001-\$50	million \$\bigcup \\$^-\$ million \$\bigcup \\$^-\$	500,000,001-\$1 billion 1,000,000,001-\$10 billion 10,000,000,001-\$50 billion lore than \$50 billion		
Part 7: Sign Below						
For you	I have examined this petition, and I correct.  If I have chosen to file under Chapt of title 11, United States Code. I ur under Chapter 7.  If no attorney represents me and I of	ter 7, I am aware that I may nderstand the relief availat	y proceed, if eligible, ble under each chapt	under Chapter 7, 11,12, or 13 er, and I choose to proceed		
The second of	out this document, I have obtained	d and read the notice requi	ired by 11 U.S.C. § 3	42(b).		
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
	/s/ Tamara Irby Signature of Debtor 1	are Ity x	Signature of Debtor 2			
	Executed on 8/25/2017 MM / DD / Y	<del></del>	Executed on	MM / DD / YYYY		

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Fill in this infor	mation to identify your	case:			
Debtor 1	Tamara First Name	Middle Name	Irby		
Debtor 2 (Spouse, if filing)			Last Name		
	First Name  Bankruptcy Court for the	Middle Name : Northem	Last Name District of Illinois		
Case number			(State)		
(If known)	Farma 100D				Check if this is
	Form 106D	<del></del>			amended filing
Declarat	ion About an	Individual Debte	or's Schedule	S	12/1
ا If two married	people are filing toget	her, both are equally respon	sible for supplying corre	ect information.	
money or prope				Making a false statement, concealing o \$250,000, or imprisonment for up to	
Part 1: Sign	Below				
Did you pa	ay or agree to pay som	eone who is NOT an attorne	y to help you fill out ba	nkruptcy forms?	
<b>✓</b> No					
Yes. N	Name of person		Attach Bankruptcy Signature (Official	/ Petition Preparer's Notice, Declaration, a Form 119).	nd
	nalty of perjury, I decla are true and correct.	re that I have read the sumr	mary and schedules file	d with this declaration and	
🗶 /s/ Tama	ra Irby TAM	wa TAIL	×		

Signature of Debtor 2

MM/DD/YYYY

Date

Signature of Debtor 1

MM/DD/YYYY

Date 8/25/2017

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Debtor 1	Tamara			Irby	Case number (if known)
	First Name	М	iddle Name	Last Name	20.00
	editors, or other partic	es.	ankruptcy, did y	ou give a financial stater	nent to anyone about your business? Include all financial institutions
L	Yes. Fill in the details	s below.			
				Date issued	
	Name			MM/DD/YYYY	_
	Name				
	Number Street		······································	<del>-</del>	
	City	State	Zip Code		•
Part 12:	Sign Below				
a ba	nkruptcy case can res	mara Irby of Debtor 1	up to \$250,000,	or imprisonment for up t	perty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 2  Date
	Date 8/2	5/2017			Date
Did v	ou attach additional	pages to Yo	our Statement of	Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
	No				,
	Yes				
Did y	ou pay or agree to pa	y someone	who is not an at	torney to help you fill ou	t bankruptcy forms?
	No				
	Yes. Name of person				Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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#### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re:	Irby, Tamara	Case No	
	Debtor(s)	Case NO.	
		Chapter.	Chapter13
	VERIFICA	ATION OF CREDITOR MATRI	x
TI knowledge	he above named Debtors hereby verify t e.	that the attached list of creditors is true a	and correct to the best of their
Date:	8/25/2017	/s/ Irby, Tamara	Tamara Itox
		Irby, Tamara Signature of Debtor	U

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Debte	or 1	Tamara		Irby	Case number (if known)				
		First Name	Middle Name	Last Name					
16.	Cal	calculate the median family income that applies to you. Follow these steps:							
	168	a. Fill in the state in which you	u live.	Illinois					
	16t	o. Fill in the number of people	e in your household.	1					
	160	c. Fill in the median family inc	ome for your state and s	size of		\$50,765.00			
		household	he senarate instructions :		d a list of applicable median income amounts, go online hay also be available at the bankruptcy clerk's office.				
17.	Hov	w do the lines compare?	ne separate matriculons	ior this foliar. This list h	ray also be available at the ballinaptey sign 5 office.				
	17a	7a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).							
	17t	U.S.C. § 1325(b)(3). G		Calculation of Dispo	eck box 2, <i>Disposable income is determined under 11</i> sable Income (Official Form 122C-2). On line 39 of that				
Part :	3:	Calculate Your Commit	tment Period Under	11 U.S.C. §1325(k	o)(4)				
18.	Col	py your total average mont	hly income from line 1	1	war en	\$9,901.03			
19.					is not filing with you, and you contend that calculating the your spouse's income, copy the amount from line 13.				
	19a. If the marital adjustment does not apply, fill in 0 on line 19a.								
	19t	o. Subtract line 19a from lir	ne 18.			\$9,901.03			
20.	Cal	culate your current month	ly income for the year.	Follow these steps:					
	20a. Copy line 19b.								
		Multiply by 12 (the number of months in a year).							
	20b	o. The result is your current m	onthly income for the ye	ear for this part of the fo	orm.	\$118,812.36			
	20c	c. Copy the median family inc	come for your state and s	size of household from	line 16c.	\$50,765.00			
21.	Hov	w do the lines compare?							
		Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.							
	図	Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, <i>The commitment period is 5 years</i> . Go to Part 4.							
Part 4	4:	Sign Below							
		By signing here I declare un	ider penalty of periury th	at the information on th	nis statement and in any attachments is true and correct.				
		, , ,		1	no otation one and in any attachments to the and someth				
		/s/ Tamara Irby Signature of Debtor 1	Tamara I	<u>+0</u> } ×	Signature of Debtor 2				
		Date <b>8/25/2017</b> MM/DD/YYYY			Date MM/DD/YYYY				
		If you checked 17a, do NOT If you checked 17b, fill out F above.			39 of that form, copy your current monthly income from line	: 14			

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Debtor 1	Tamara		Irby	Case number (if known)
	First Name	Middle Name	Last Name	-
Part 4:	Sign Below			
By sign	ing here, under penalty of perjury	you declare that the inforr	mation on this statement ar	nd in any attachments is true and correct.
<b>X</b> /s/	Tamara Irby	vilon	*	
Signa	ature of Debtor 1	U	Signatu	re of Debtor 2
Date	8/25/2017 MM/DD/YYYY		Date .	MM/DD/YYYY